Case 08-71149 Doc 1 Filed 04/16/08 Entered 04/16/08 13:47:07 Desc Main Document Page 1 of 46

B1 (Official	Form 1)(1/	08)				oarriorr		igo ± o	0			
			United No			ruptcy of Illino		,			Vo	luntary Petition
	Name of Debtor (if individual, enter Last, First, Middle): Jones, Arthur							Name of Joint Debtor (Spouse) (Last, First, Middle): Jones, Peggy A.				
All Other Names used by the Debtor in the last 8 years (include married, maiden, and trade names):							All Other Names used by the Joint Debtor in the last 8 years (include married, maiden, and trade names):					
Last four di	gits of Soc. one, state all)	Sec. or Indi	vidual-Taxp	ayer I.D. ((ITIN) No./	Complete E	(if mo	four digits of the four than one, s	state all)	r Individual-'	Taxpayer l	I.D. (ITIN) No./Complete EIN
Street Addre	ess of Debto Chicago A	`	Street, City,	and State)		ZIP Code	Stree 51 Fi	t Address of	f Joint Debtor cago Ave.	(No. and St	reet, City,	ZIP Code
County of R Stepher	Residence or	of the Prin	cipal Place o	of Busines	s:	61032		ty of Reside	ence or of the	Principal Pl	ace of Bus	61032 siness:
Mailing Add	dress of Deb	otor (if diffe	rent from st	reet addres	ss):		Mail	ng Address	of Joint Debt	tor (if differe	ent from str	reet address):
					Г	ZIP Code	:					ZIP Code
	Principal A from street			r			•					
See Exh	(Form of O (Check tral (includes tribit D on pa	ge 2 of this es LLC and one of the a	form. LLP) bove entities,	Sing in 1 Rail Stoo	(Checl lth Care Bu gle Asset Ro 1 U.S.C. § Iroad ckbroker nmodity Br aring Bank er Tax-Exe (Check bo) otor is a tax-	eal Estate as 101 (51B)	s defined	define	the 1 ter 7 ter 9 ter 11 ter 12	Petition is F	hapter 15 f a Foreign hapter 15 f a Foreign hapter 15 f a Foreign e of Debts k one box)	Petition for Recognition Main Proceeding Petition for Recognition Nonmain Proceeding
		Filing F	ee (Check o	Cod		nal Revenu	e Code).	a perso	onal, family, or	household pur Chapter 11	•	
Filing Fee (Check one box) ■ Full Filing Fee attached □ Filing Fee to be paid in installments (applicable to individuals only). Must attach signed application for the court's consideration certifying that the debtor is unable to pay fee except in installments. Rule 1006(b). See Official Form 3A. □ Filing Fee waiver requested (applicable to chapter 7 individuals only). Must attach signed application for the court's consideration. See Official Form 3B.					tor Chec	Debtor is Debtor is k if: Debtor's to insider k all applica A plan is Acceptan	a small busin not a small b aggregate not s or affiliates; able boxes: being filed w ces of the pla	ness debtor a usiness debtor necontingent l o are less that with this petition were solici	s defined i or as defin liquidated n \$2,190,0 ion. ited prepet	n 11 U.S.C. § 101(51D). ed in 11 U.S.C. § 101(51D). debts (excluding debts owed 00. ition from one or more S.C. § 1126(b).		
☐ Debtor 6	Administrates that estimates that estimates that ill be no fund	nt funds will nt, after any	l be available exempt proj	perty is ex	cluded and	administrat		ses paid,		THIS	S SPACE IS	FOR COURT USE ONLY
Estimated N	Number of C 50- 99	reditors 100- 199	200- 999	1,000- 5,000	5,001- 10,000	10,001- 25,000	25,001- 50,000	50,001- 100,000	OVER 100,000			
Estimated A	Assets \$50,001 to \$100,000	\$100,001 to \$500,000	\$500,001 to \$1 million	\$1,000,001 to \$10 million	\$10,000,001 to \$50 million	\$50,000,001 to \$100 million	\$100,000,00 to \$500 million	1 \$500,000,001 to \$1 billion				
Estimated L \$0 to \$50,000	\$50,001 to \$100,000	\$100,001 to \$500,000	\$500,001 to \$1 million	\$1,000,001 to \$10 million	\$10,000,001 to \$50 million	\$50,000,001 to \$100 million	\$100,000,00 to \$500 million	1 \$500,000,001 to \$1 billion				

Case 08-71149 Doc 1 Filed 04/16/08 Entered 04/16/08 13:47:07 Desc Main Document Page 2 of 46

Page 2 Name of Debtor(s): Voluntary Petition Jones, Arthur (This page must be completed and filed in every case) Jones, Peggy A. All Prior Bankruptcy Cases Filed Within Last 8 Years (If more than two, attach additional sheet) Location Case Number: Date Filed: Where Filed: - None -Location Case Number: Date Filed: Where Filed: Pending Bankruptcy Case Filed by any Spouse, Partner, or Affiliate of this Debtor (If more than one, attach additional sheet) Name of Debtor: Case Number: Date Filed: - None -District: Relationship: Judge: Exhibit B Exhibit A (To be completed if debtor is an individual whose debts are primarily consumer debts.) (To be completed if debtor is required to file periodic reports (e.g., I, the attorney for the petitioner named in the foregoing petition, declare that I forms 10K and 10Q) with the Securities and Exchange Commission have informed the petitioner that [he or she] may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available pursuant to Section 13 or 15(d) of the Securities Exchange Act of 1934 under each such chapter. I further certify that I delivered to the debtor the notice and is requesting relief under chapter 11.) required by 11 U.S.C. §342(b). ☐ Exhibit A is attached and made a part of this petition. X <u>/s/ Gary C. Flanders</u> April 16, 2008 Signature of Attorney for Debtor(s) (Date) Gary C. Flanders 6180219 Exhibit C Does the debtor own or have possession of any property that poses or is alleged to pose a threat of imminent and identifiable harm to public health or safety? Yes, and Exhibit C is attached and made a part of this petition. No. Exhibit D (To be completed by every individual debtor. If a joint petition is filed, each spouse must complete and attach a separate Exhibit D.) Exhibit D completed and signed by the debtor is attached and made a part of this petition. If this is a joint petition: ■ Exhibit D also completed and signed by the joint debtor is attached and made a part of this petition. Information Regarding the Debtor - Venue (Check any applicable box) Debtor has been domiciled or has had a residence, principal place of business, or principal assets in this District for 180 days immediately preceding the date of this petition or for a longer part of such 180 days than in any other District. There is a bankruptcy case concerning debtor's affiliate, general partner, or partnership pending in this District. Debtor is a debtor in a foreign proceeding and has its principal place of business or principal assets in the United States in this District, or has no principal place of business or assets in the United States but is a defendant in an action or proceeding [in a federal or state court] in this District, or the interests of the parties will be served in regard to the relief sought in this District. Certification by a Debtor Who Resides as a Tenant of Residential Property (Check all applicable boxes) Landlord has a judgment against the debtor for possession of debtor's residence. (If box checked, complete the following.) (Name of landlord that obtained judgment) (Address of landlord) Debtor claims that under applicable nonbankruptcy law, there are circumstances under which the debtor would be permitted to cure the entire monetary default that gave rise to the judgment for possession, after the judgment for possession was entered, and Debtor has included in this petition the deposit with the court of any rent that would become due during the 30-day period after the filing of the petition. Debtor certifies that he/she has served the Landlord with this certification. (11 U.S.C. § 362(1)).

Page 3 of 46 Document B1 (Official Form 1)(1/08)

Voluntary Petition

(This page must be completed and filed in every case)

Signatures

Signature(s) of Debtor(s) (Individual/Joint)

I declare under penalty of perjury that the information provided in this petition is true and correct.

If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under chapter 7] I am aware that I may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to proceed under chapter 7. [If no attorney represents me and no bankruptcy petition preparer signs the petition] I have obtained and read the notice required by 11 U.S.C. §342(b).

I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.

X /s/ Arthur Jones

Signature of Debtor Arthur Jones

X /s/ Peggy A. Jones

Signature of Joint Debtor Peggy A. Jones

Telephone Number (If not represented by attorney)

April 16, 2008

Date

Signature of Attorney*

X /s/ Gary C. Flanders

Signature of Attorney for Debtor(s)

Gary C. Flanders 6180219

Printed Name of Attorney for Debtor(s)

Bankruptcy Clinic

Firm Name

1 Court Place Rockford, IL 61101

Address

815-962-7084 Fax: 815-987-3759

Telephone Number

April 16, 2008

Date

*In a case in which § 707(b)(4)(D) applies, this signature also constitutes a certification that the attorney has no knowledge after an inquiry that the information in the schedules is incorrect.

Signature of Debtor (Corporation/Partnership)

I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor.

The debtor requests relief in accordance with the chapter of title 11, United States Code, specified in this petition.

Signature of Authorized Individual

Printed Name of Authorized Individual

Title of Authorized Individual

Date

Signature of a Foreign Representative

Page 3

I declare under penalty of perjury that the information provided in this petition is true and correct, that I am the foreign representative of a debtor in a foreign proceeding, and that I am authorized to file this petition.

(Check only one box.)

Name of Debtor(s):

Jones, Arthur Jones, Peggy A.

- ☐ I request relief in accordance with chapter 15 of title 11. United States Code. Certified copies of the documents required by 11 U.S.C. §1515 are attached.
- ☐ Pursuant to 11 U.S.C. §1511, I request relief in accordance with the chapter of title 11 specified in this petition. A certified copy of the order granting recognition of the foreign main proceeding is attached.

7	v
7	١
	2

Signature of Foreign Representative

Printed Name of Foreign Representative

Date

Signature of Non-Attorney Bankruptcy Petition Preparer

I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h), and 342(b); and, (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required in that section. Official Form 19 is attached.

Printed Name and title, if any, of Bankruptcy Petition Preparer

Social-Security number (If the bankrutpcy petition preparer is not an individual, state the Social Security number of the officer, principal, responsible person or partner of the bankruptcy petition preparer.)(Required by 11 U.S.C. § 110.)

Date

Address

Signature of Bankruptcy Petition Preparer or officer, principal, responsible person, or partner whose Social Security number is provided above.

Names and Social-Security numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition preparer is not an individual:

If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person.

A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both 11 U.S.C. §110; 18 U.S.C. §156.

Case 08-71149 Doc 1 Filed 04/16/08 Entered 04/16/08 13:47:07 Desc Main Document Page 4 of 46

Official Form 1, Exhibit D (10/06)

United States Bankruptcy Court Northern District of Illinois

In re	Arthur Jones Peggy A. Jones		Case No.	
		Debtor(s)	Chapter	7

EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH CREDIT COUNSELING REQUIREMENT

Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.

Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed.

- 1. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency.
- □ 2. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 15 days after your bankruptcy case is filed.
- □ 3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the five days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. [Must be accompanied by a motion for determination by the court.] [Summarize exigent circumstances here.] ____

If the court is satisfied with the reasons stated in your motion, it will send you an order approving your request. You must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy case and promptly file a certificate from the agency that provided the briefing, together with a copy of any debt management plan developed through the agency. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. A motion for extension must be filed within the 30-day period. Failure to fulfill these requirements may result in dismissal of your case. If the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing, your case may be dismissed.

Case 08-71149 Doc 1 Filed 04/16/08 Entered 04/16/08 13:47:07 Desc Main Document Page 5 of 46

Official Form 1, Exh. D (10/06) - Cont.

☐ 4. I am not required to receive a credit counseling briefing because of: [Check the applicable statement.] [Must be accompanied by a motion for determination by the court.]
☐ Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or
mental deficiency so as to be incapable of realizing and making rational decisions with respect to
financial responsibilities.);
☐ Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being
unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, or
through the Internet.);
☐ Active military duty in a military combat zone.
□ 5. The United States trustee or bankruptcy administrator has determined that the credit counseling requirement of 11 U.S.C. § 109(h) does not apply in this district.
I certify under penalty of perjury that the information provided above is true and correct.

Signature of Debtor: /s/ Arthur Jones

Arthur Jones

Date: April 16, 2008

Case 08-71149 Doc 1 Filed 04/16/08 Entered 04/16/08 13:47:07 Desc Main Document Page 6 of 46

Official Form 1, Exhibit D (10/06)

United States Bankruptcy Court Northern District of Illinois

In re	Arthur Jones Peggy A. Jones		Case No.	
		Debtor(s)	Chapter	7

EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH CREDIT COUNSELING REQUIREMENT

Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.

Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed.

- 1. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency.
- □ 2. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 15 days after your bankruptcy case is filed.
- □ 3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the five days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. [Must be accompanied by a motion for determination by the court.] [Summarize exigent circumstances here.] ____

If the court is satisfied with the reasons stated in your motion, it will send you an order approving your request. You must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy case and promptly file a certificate from the agency that provided the briefing, together with a copy of any debt management plan developed through the agency. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. A motion for extension must be filed within the 30-day period. Failure to fulfill these requirements may result in dismissal of your case. If the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing, your case may be dismissed.

Case 08-71149 Doc 1 Filed 04/16/08 Entered 04/16/08 13:47:07 Desc Main Document Page 7 of 46

Official Form 1, Exh. D (10/06) - Cont.

☐ 4. I am not required to receive a credit counseling briefing because of: [Check the applicable
statement.] [Must be accompanied by a motion for determination by the court.]
☐ Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or
mental deficiency so as to be incapable of realizing and making rational decisions with respect to
financial responsibilities.);
☐ Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being
unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, or
through the Internet.);
☐ Active military duty in a military combat zone.
□ 5. The United States trustee or bankruptcy administrator has determined that the credit counseling

I certify under penalty of perjury that the information provided above is true and correct.

Signat	ure of Debtor: _	/s/ Peggy A. Jones	
		Peggy A. Jones	
Date:	April 16, 2008		

requirement of 11 U.S.C. § 109(h) does not apply in this district.

Case 08-71149 Doc 1 Filed 04/16/08 Entered 04/16/08 13:47:07 Desc Main Document Page 8 of 46

B6 Summary (Official Form 6 - Summary) (12/07)

United States Bankruptcy Court Northern District of Illinois

In re	Arthur Jones,		Case No.	
	Peggy A. Jones			
-		Debtors	Chapter	7

SUMMARY OF SCHEDULES

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts of all claims from Schedules D, E, and F to determine the total amount of the debtor's liabilities. Individual debtors must also complete the "Statistical Summary of Certain Liabilities and Related Data" if they file a case under chapter 7, 11, or 13.

NAME OF SCHEDULE	ATTACHED (YES/NO)	NO. OF SHEETS	ASSETS	LIABILITIES	OTHER
A - Real Property	Yes	1	0.00		
B - Personal Property	Yes	4	11,280.00		
C - Property Claimed as Exempt	Yes	1			
D - Creditors Holding Secured Claims	Yes	1		13,000.00	
E - Creditors Holding Unsecured Priority Claims (Total of Claims on Schedule E)	Yes	2		17,000.00	
F - Creditors Holding Unsecured Nonpriority Claims	Yes	6		24,805.00	
G - Executory Contracts and Unexpired Leases	Yes	1			
H - Codebtors	Yes	1			
I - Current Income of Individual Debtor(s)	Yes	1			2,277.00
J - Current Expenditures of Individual Debtor(s)	Yes	1			2,267.00
Total Number of Sheets of ALL Schedu	ıles	19			
	T	otal Assets	11,280.00		
			Total Liabilities	54,805.00	

Case 08-71149 Doc 1 Filed 04/16/08 Entered 04/16/08 13:47:07 Desc Main Document Page 9 of 46

Form 6 - Statistical Summary (12/07)

United States Bankruptcy Court Northern District of Illinois

In re	Arthur Jones,		Case No		
	Peggy A. Jones				
_		Debtors	Chapter	7	

STATISTICAL SUMMARY OF CERTAIN LIABILITIES AND RELATED DATA (28 U.S.C. § 159)

If you are an individual debtor whose debts are primarily consumer debts, as defined in § 101(8) of the Bankruptcy Code (11 U.S.C.§ 101(8)), filing a case under chapter 7, 11 or 13, you must report all information requested below.

☐ Check this box if you are an individual debtor whose debts are NOT primarily consumer debts. You are not required to report any information here.

This information is for statistical purposes only under 28 U.S.C. \S 159.

Summarize the following types of liabilities, as reported in the Schedules, and total them.

Type of Liability	Amount
Domestic Support Obligations (from Schedule E)	17,000.00
Taxes and Certain Other Debts Owed to Governmental Units (from Schedule E)	0.00
Claims for Death or Personal Injury While Debtor Was Intoxicated (from Schedule E) (whether disputed or undisputed)	0.00
Student Loan Obligations (from Schedule F)	0.00
Domestic Support, Separation Agreement, and Divorce Decree Obligations Not Reported on Schedule E	0.00
Obligations to Pension or Profit-Sharing, and Other Similar Obligations (from Schedule F)	0.00
TOTAL	17,000.00

State the following:

Average Income (from Schedule I, Line 16)	2,277.00
Average Expenses (from Schedule J, Line 18)	2,267.00
Current Monthly Income (from Form 22A Line 12; OR, Form 22B Line 11; OR, Form 22C Line 20)	2,083.00

State the following:

Total from Schedule D, "UNSECURED PORTION, IF ANY" column		5,000.00
2. Total from Schedule E, "AMOUNT ENTITLED TO PRIORITY" column	17,000.00	
3. Total from Schedule E, "AMOUNT NOT ENTITLED TO PRIORITY, IF ANY" column		0.00
4. Total from Schedule F		24,805.00
5. Total of non-priority unsecured debt (sum of 1, 3, and 4)		29,805.00

Case 08-71149 Doc 1 Filed 04/16/08 Entered 04/16/08 13:47:07 Desc Main Document Page 10 of 46

B6A (Official Form 6A) (12/07)

In re	Arthur Jones,	Case No.
	Peggy A. Jones	

Debtors

SCHEDULE A - REAL PROPERTY

Except as directed below, list all real property in which the debtor has any legal, equitable, or future interest, including all property owned as a cotenant, community property, or in which the debtor has a life estate. Include any property in which the debtor holds rights and powers exercisable for the debtor's own benefit. If the debtor is married, state whether husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor holds no interest in real property, write "None" under "Description and Location of Property."

Do not include interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If an entity claims to have a lien or hold a secured interest in any property, state the amount of the secured claim. See Schedule D. If no entity claims to hold a secured interest in the property, write "None" in the column labeled "Amount of Secured Claim." If the debtor is an individual or if a joint petition is filed, state the amount of any exemption claimed in the property only in Schedule C - Property Claimed as Exempt.

Description and Location of Property

Nature of Debtor's Interest in Property Husband, Wife, Joint, or Community Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption

Amount of Secured Claim

None

Sub-Total > **0.00** (Total of this page)

Total > **0.00**

(Report also on Summary of Schedules)

Case 08-71149 Doc 1 Filed 04/16/08 Entered 04/16/08 13:47:07 Desc Main Document Page 11 of 46

B6B (Official Form 6B) (12/07)

In re	Arthur Jones,	Case No.
	Peggy A. Jones	

Debtors

SCHEDULE B - PERSONAL PROPERTY

Except as directed below, list all personal property of the debtor of whatever kind. If the debtor has no property in one or more of the categories, place an "x" in the appropriate position in the column labeled "None." If additional space is needed in any category, attach a separate sheet properly identified with the case name, case number, and the number of the category. If the debtor is married, state whether husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor is an individual or a joint petition is filed, state the amount of any exemptions claimed only in Schedule C - Property Claimed as Exempt.

Do not list interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If the property is being held for the debtor by someone else, state that person's name and address under "Description and Location of Property." If the property is being held for a minor child, simply state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

	Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
1.	Cash on hand		cash	J	20.00
2.	Checking, savings or other financial accounts, certificates of deposit, or		checking U.S. Bank	W	100.00
	shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or		checking Amcore	Н	0.00
	cooperatives.		savings U.S. Bank	W	10.00
			savings Blackhawk Credit Union	W	40.00
3.	Security deposits with public utilities, telephone companies, landlords, and others.	X			
4.	Household goods and furnishings, including audio, video, and computer equipment.		2 beds, 2 dressers, 1 sofa, 1 loveseat, 2 tvs, 1 vcr, 1 dvd player, 1 refrigerator, 1 washer, 1 dryer, 3 tables, 1 dining room set, 1 microwave, etc. with estimated retail value of \$6000.00	ı J	3,500.00
5.	Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.		video tapes, dvds, and cds with estimated retail value of \$300.00	J	50.00
6.	Wearing apparel.		clothing with estimated retail value of \$500.00	J	200.00
7.	Furs and jewelry.		Jewelry with estimated retail value of \$100.00	J	50.00
8.	Firearms and sports, photographic, and other hobby equipment.	X			
9.	Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.		Life insurance with death benefit only.	J	0.00
			(Total	Sub-Tota of this page)	al > 3,970.00

³ continuation sheets attached to the Schedule of Personal Property

Case 08-71149 Doc 1 Filed 04/16/08 Entered 04/16/08 13:47:07 Desc Main Document Page 12 of 46

 $B6B\ (Official\ Form\ 6B)\ (12/07)$ - Cont.

In re	Arthur Jones,	Case No.
	Peggy A. Jones	

Debtors

SCHEDULE B - PERSONAL PROPERTY

(Continuation Sheet)

	Type of Property	N O N	Description and Location of Property	Husband, Wife, Joint, or	Current Value of Debtor's Interest in Property, without Deducting any
		Е			Secured Claim or Exemption
10.	Annuities. Itemize and name each issuer.	X			
11.	Interests in an education IRA as defined in 26 U.S.C. § 530(b)(1) or under a qualified State tuition plan as defined in 26 U.S.C. § 529(b)(1). Give particulars. (File separately the record(s) of any such interest(s). 11 U.S.C. § 521(c).)	X			
12.	Interests in IRA, ERISA, Keogh, or other pension or profit sharing		IMRF with monthly benefit upon retirement.	W	0.00
	plans. Give particulars.		401(k)	Н	1,000.00
13.	Stock and interests in incorporated and unincorporated businesses. Itemize.	X			
14.	Interests in partnerships or joint ventures. Itemize.	X			
15.	Government and corporate bonds and other negotiable and nonnegotiable instruments.	X			
16.	Accounts receivable.	X			
17.	Alimony, maintenance, support, and property settlements to which the debtor is or may be entitled. Give particulars.	X			
18.	Other liquidated debts owed to debtor including tax refunds. Give particulars.		possible tax incentive payment with payment value of \$1200.00	J	1,200.00
19.	Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule A - Real Property.	X			
20.	Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	X			
			(Tota)	Sub-Total of this page)	al > 2,200.00

Sheet <u>1</u> of <u>3</u> continuation sheets attached to the Schedule of Personal Property

Case 08-71149 Doc 1 Filed 04/16/08 Entered 04/16/08 13:47:07 Desc Main Document Page 13 of 46

 $B6B\ (Official\ Form\ 6B)\ (12/07)$ - Cont.

In		hur Jones, ggy A. Jones		Cas	e No	
			SCI	Debtors HEDULE B - PERSONAL PROPERTY (Continuation Sheet)	Z	
	Тур	e of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
21.	claims of e tax refunds debtor, and	ngent and unliquidated very nature, including , counterclaims of the rights to setoff claims. ated value of each.	Х			
22.		pyrights, and other property. Give	X			
23.		ranchises, and other angibles. Give	X			
24.	containing information § 101(41A) by individu obtaining a the debtor p	ists or other compilations personally identifiable (as defined in 11 U.S.C.) provided to the debtor als in connection with product or service from primarily for personal, tousehold purposes.	X			
25.		es, trucks, trailers, and les and accessories.	2	2004 Chevy Cavalier subject to security interest of Capital One Auto dealer retail value of \$6000.00	J	4,500.00
				1981 Pontiac with dealer retail value of \$1000.00	J	500.00
26.	Boats, moto	ors, and accessories.	X			
27.	Aircraft and	d accessories.	X			
28.	Office equi supplies.	pment, furnishings, and	X			
29.		fixtures, equipment, and ed in business.	X			
30.	Inventory.		X			
31.	Animals.		X			
32.	Crops - gro particulars.	wing or harvested. Give	X			
33.	Farming eq	uipment and	X			
34.	Farm suppl	ies, chemicals, and feed.	X			

Sub-Total > 5,000.00 (Total of this page)

Sheet <u>2</u> of <u>3</u> continuation sheets attached to the Schedule of Personal Property

Case 08-71149 Doc 1 Filed 04/16/08 Entered 04/16/08 13:47:07 Desc Main Document Page 14 of 46

B6B (Official Form 6B) (12/07) - Cont.

In re	Arthur Jones,	Case No.
	Peggy A. Jones	

Debtors

SCHEDULE B - PERSONAL PROPERTY

(Continuation Sheet)

Type of Property	N O Description and Location of Property E	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
35. Other personal property of any kind	hand tools with estimated retail value of \$20.00	J	10.00
not already listed. Itemize.	lawn mower with estimated retail value of \$150.00	J	100.00

Sub-Total > 110.00 (Total of this page)

Total >

11,280.00

B6C (Official Form 6C) (12/07)

In re	Arthur Jones,	Case No.	
	Peggy A. Jones		

Debtors

SCHEDULE C - PROPERTY CLAIMED AS EXEMPT

Debtor claims the exemptions to which debtor is entitled under:	☐ Check if debtor claims a homestead exemption that exceeds
(Check one box)	\$136,875.
☐ 11 U.S.C. §522(b)(2)	
11 U.S.C. §522(b)(3)	

Description of Property	Specify Law Providing Each Exemption	Value of Claimed Exemption	Current Value of Property Without Deducting Exemption
Cash on Hand cash	735 ILCS 5/12-1001(b)	20.00	20.00
Checking, Savings, or Other Financial Accounts, Cochecking U.S. Bank	Certificates of Deposit 735 ILCS 5/12-1001(b)	100.00	100.00
savings U.S. Bank	735 ILCS 5/12-1001(b)	10.00	10.00
savings Blackhawk Credit Union	735 ILCS 5/12-1001(b)	40.00	40.00
Household Goods and Furnishings 2 beds, 2 dressers, 1 sofa, 1 loveseat, 2 tvs, 1 vcr, 1 dvd player, 1 refrigerator, 1 washer, 1 dryer, 3 tables, 1 dining room set, 1 microwave, etc. with estimated retail value of \$6000.00	735 ILCS 5/12-1001(b)	3,500.00	3,500.00
Books, Pictures and Other Art Objects; Collectible video tapes, dvds, and cds with estimated retail value of \$300.00	<u>s</u> 735 ILCS 5/12-1001(b)	50.00	50.00
Wearing Apparel clothing with estimated retail value of \$500.00	735 ILCS 5/12-1001(a)	200.00	200.00
<u>Furs and Jewelry</u> Jewelry with estimated retail value of \$100.00	735 ILCS 5/12-1001(b)	50.00	50.00
Interests in IRA, ERISA, Keogh, or Other Pension of IMRF with monthly benefit upon retirement.	or Profit Sharing Plans 735 ILCS 5/12-1006	100%	0.00
401(k)	735 ILCS 5/12-1006	100%	1,000.00
Other Liquidated Debts Owing Debtor Including Tapossible tax incentive payment with payment value of \$1200.00	<u>x Refund</u> 735 ILCS 5/12-1001(b)	1,200.00	1,200.00
Automobiles, Trucks, Trailers, and Other Vehicles 2004 Chevy Cavalier subject to security interest of Capital One Auto dealer retail value of \$6000.00	735 ILCS 5/12-1001(c)	4,300.00	4,500.00
1981 Pontiac with dealer retail value of \$1000.00	735 ILCS 5/12-1001(c)	500.00	500.00
Other Personal Property of Any Kind Not Already I hand tools with estimated retail value of \$20.00	<u>Listed</u> 735 ILCS 5/12-1001(b)	10.00	10.00
lawn mower with estimated retail value of \$150.00	735 ILCS 5/12-1001(b)	100.00	100.00
appringation shorts attached to Schoolyle of Property	ty Claimed as Evenut	Total: 11,080.00	11,280.00

⁰ continuation sheets attached to Schedule of Property Claimed as Exempt

Case 08-71149 Doc 1 Filed 04/16/08 Entered 04/16/08 13:47:07 Desc Main Document Page 16 of 46

B6D (Official Form 6D) (12/07)

In re	Arthur Jones,
	Peggy A. Jones

Debtors

SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number of all entities holding claims secured by property of the debtor as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. List creditors holding all types of secured interests such as judgment liens, garnishments, statutory liens, mortgages, deeds of trust, and other security interests.

other security interests.

List creditors in alphabetical order to the extent practicable. If a minor child is a creditor, the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). If all secured creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor", include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H", "W", "J", or "C" in the column labeled "Husband, Wife, Joint, or Community".

If the claim is contingent, place an "X" in the column labeled "Contingent". If the claim is unliquidated, place an "X" in the column labeled "Unliquidated". If the claim is disputed, place an "X" in the column labeled "Unliquidated". (You may need to place an "X" in more than one of these three columns.)

Total the columns labeled "Amount of Claim Without Deducting Value of Collateral" and "Unsecured Portion, if Any" in the boxes labeled "Total(s)" on the last sheet of the completed schedule. Report the total from the column labeled "Amount of Claim" also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report the total from the column labeled "Unsecured Portion" on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

	1 -							
CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B T O R	Hu H C	sband, Wife, Joint, or Community DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	C O N T I N G E N	UNLIQUIDATED	5	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
Account No. 1196116			lien against	T	E			
Capital One Auto Finance P.O. Box 93016 Long Beach, CA 90809-3019		J	2004 Chevy Cavelier		D			
Account No. 1196116	╀		Value \$ 6,000.00	Н	+	+	9,000.00	3,000.00
Capital One Auto Finance P.O. Box 260848 Plano, TX 75026-0848		J	nouse only					
			Value \$ 0.00	1			0.00	0.00
Account No. 4490350-7			purchase money lien					
HC Processing Center P.O. Box 1309 Lowell, AR 72745		J	Value \$ 2,000.00	-			4,000.00	2,000.00
Account No. 4490350-7			notice only	П	\top	T	,	,
HC Processing Center P.O. Box 829 Springdale, AR 72765		J						
			Value \$ 0.00				0.00	0.00
0 continuation sheets attached			(Total of t	Subte his p			13,000.00	5,000.00
			(Report on Summary of Sc		otal ules)		13,000.00	5,000.00

Case 08-71149 Doc 1 Filed 04/16/08 Entered 04/16/08 13:47:07 Desc Main Document Page 17 of 46

B6E (Official Form 6E) (12/07)

•			
In re	Arthur Jones,	Case No	
	Peggy A. Jones		
_		Debtors	

SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

A complete list of claims entitled to priority, listed separately by type of priority, is to be set forth on the sheets provided. Only holders of unsecured claims entitled to priority should be listed in this schedule. In the boxes provided on the attached sheets, state the name, mailing address, including zip code, and last four digits of the account number, if any, of all entities holding priority claims against the debtor or the property of the debtor, as of the date of the filing of the petition. Use a separate continuation sheet for each type of priority and label each with the type of priority.

The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H-Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of claims listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all claims listed on this Schedule E in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules.

Report the total of amounts entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Report the total of amounts <u>not</u> entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts not entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on the Statistical Summary of Certain Liabilities and Related Data.

☐ Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E.

TYPES OF PRIORITY CLAIMS (Check the appropriate box(es) below if claims in that category are listed on the attached sheets)

Domestic support ol	oligations
---------------------	------------

Claims for domestic support that are owed to or recoverable by a spouse, former spouse, or child of the debtor, or the parent, legal guardian, or responsible relative of such a child, or a governmental unit to whom such a domestic support claim has been assigned to the extent provided in 11 U.S.C. § 507(a)(1).

☐ Extensions of credit in an involuntary case

Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of a trustee or the order for relief. 11 U.S.C. § 507(a)(3).

☐ Wages, salaries, and commissions

Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sales representatives up to \$10,950* per person earned within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4).

☐ Contributions to employee benefit plans

Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(5).

☐ Certain farmers and fishermen

Claims of certain farmers and fishermen, up to \$5,400* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(6).

☐ Deposits by individuals

Claims of individuals up to \$2,425* for deposits for the purchase, lease, or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. § 507(a)(7).

☐ Taxes and certain other debts owed to governmental units

Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. § 507(a)(8).

☐ Commitments to maintain the capital of an insured depository institution

Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. § 507 (a)(9).

☐ Claims for death or personal injury while debtor was intoxicated

Claims for death or personal injury resulting from the operation of a motor vehicle or vessel while the debtor was intoxicated from using alcohol, a drug, or another substance. 11 U.S.C. § 507(a)(10).

^{*} Amounts are subject to adjustment on April 1, 2010, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

Case 08-71149 Doc 1 Filed 04/16/08 Entered 04/16/08 13:47:07 Desc Main Document Page 18 of 46

B6E (Official Form 6E) (12/07) - Cont.

In re	Arthur Jones,	Case No.
	Peggy A. Jones	

Debtors

SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

(Continuation Sheet)

Domestic Support Obligations

TYPE OF PRIORITY CODEBTOR Husband, Wife, Joint, or Community AMOUNT NOT ENTITLED TO PRIORITY, IF ANY CREDITOR'S NAME, NL I QUI DATED ONTINGENT SPUTED AND MAILING ADDRESS Н DATE CLAIM WAS INCURRED **AMOUNT** W INCLUDING ZIP CODE, AND CONSIDERATION FOR CLAIM OF CLAIM C AMOUNT ENTITLED TO PRIORITY AND ACCOUNT NUMBER (See instructions.) arrearage of unpaid child support Account No. Michelle Helkamp 0.00 c/o State Central Collection **Noble County Child Support POB 6219** Н Indianapolis, IN 46206 17,000.00 17,000.00 Account No. Account No. Account No. Account No. Subtotal 0.00 Sheet <u>1</u> of <u>1</u> continuation sheets attached to (Total of this page) Schedule of Creditors Holding Unsecured Priority Claims 17,000.00 17,000.00 0.00

(Report on Summary of Schedules)

17,000.00

17,000.00

Case 08-71149 Doc 1 Filed 04/16/08 Entered 04/16/08 13:47:07 Desc Main Document Page 19 of 46

B6F (Official Form 6F) (12/07)

In re	Arthur Jones, Peggy A. Jones		Case No.	
		Debtors		

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number, of all entities holding unsecured claims without priority against the debtor or the property of the debtor, as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). Do not include claims listed in Schedules D and E. If all creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report this total also on the Statistical Summary of Certain Liabilities and Related Data.

☐ Check this box if debtor has no creditors holding unsecured claims to report on this Schedule F.

CREDITOR'S NAME,	СO	Hu	sband, Wife, Joint, or Community	CONT	U N	D	
MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	C A M		NT L NG ENT	l Q	S P U	AMOUNT OF CLAIM
Account No. 47341667-AG264731			deficiency from repossession of vehicle	T	T E D		
American General Finance c/o Creditone LLC P.O. Box 605 Metairie, LA 70004-0605		J			D		11,700.00
Account No. 4227-0930-2345-5177			credit purchases	T			
Applied Bank P.O. Box 17120 Wilmington, DE 19886-7120		J					900.00
Account No.			notice only	T			
Applied Bank c/o Bank Card Center P.O. Box 11170 Wilmington, DE 19850-1170		J					0.00
Account No. 5178-0572-5908-5699			and the name has a	\vdash			0.00
Capital One P.O. Box 5294 Carol Stream, IL 60197-5294		J	credit purchases				600.00
				2,,1,-7	L_	<u>L</u>	330.00
_ 5 continuation sheets attached			(Total of t	Subt his p			13,200.00

Case 08-71149 Doc 1 Filed 04/16/08 Entered 04/16/08 13:47:07 Desc Main Page 20 of 46 Document

B6F (Official Form 6F) (12/07) - Cont.

In re	Arthur Jones,	Cas	e No
	Peggy A. Jones		

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS (Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B T O R	H W J	CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	 	Q U I	DISPUTED	AMOUNT OF CLAIM
Account No.	-		notice only		Ë		
Capital One P.O. Box 30285 Salt Lake City, UT 84130-0285		J					0.00
Account No.			notice only	\Box			
Capital One P.O. Box 30285 Salt Lake City, UT 84130-0285		J					0.00
Account No. 4862-3624-4410-3116	╁	-	credit purchases	₩	\vdash	⊬	0.00
Capital One Platinum P.O. Box 5294 Carol Stream, IL 60197-5294		J	credit purchases				4,500.00
Account No. 5424-1807-1916-4540	1	T	notice only	\top		T	
Citibank South Dakota N.A. c/o United Recovery Systems, LP P.O. Box 722910 Houston, TX 77272-2910		J					0.00
Account No. 4447-9621-2456-6161	1	H	credit purchases	\forall	\vdash	H	1
Credit one P.o. Box 60500 City Of Industry, CA 91716-0500		J					500.00
Sheet no1 of _5 sheets attached to Schedule of				Subt			5,000.00
Creditors Holding Unsecured Nonpriority Claims			(Total of t	his 1	pag	e)) 3,000.00

Case 08-71149 Doc 1 Filed 04/16/08 Entered 04/16/08 13:47:07 Desc Main Page 21 of 46 Document

B6F (Official Form 6F) (12/07) - Cont.

In re	Arthur Jones,	C	ase No
	Peggy A. Jones		

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS (Continuation Sheet)

CDEDITOD'S NAME	С	Нι	sband, Wife, Joint, or Community	С	U	П	D	
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B T O R	C A M	IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	ΙQ	ш	I S P U T E D	AMOUNT OF CLAIM
Account No.			notice only	Т	E D			
Credit One Bank P.O. Box 98873 Las Vegas, NV 89193		J						0.00
Account No. ST2080340187L0			medical	Τ				
FHN Centeral Business Office P.O. Box 268 Freeport, IL 61032		J						
				╧				255.00
Account No. 1122734 FHN Memorial Hospital 3001/2 South 2nd Street Clinton, IA 52733		J	medical					700.00
Account No.			notice only					
FHN Memorial Hospital c/o FHN Centeral Business Office P.O. Box 268 Freeport, IL 61032-0268		J						0.00
Account No.	1	T	bank charges	T	T	t	1	
Fifth Third Bank 101 W. Stevenson Street Freeport, IL 61032		J						600.00
Sheet no. 2 of 5 sheets attached to Schedule of				Sub				1,555.00
Creditors Holding Unsecured Nonpriority Claims			(Total of t	ınıs	pa	ge)	•

Case 08-71149 Doc 1 Filed 04/16/08 Entered 04/16/08 13:47:07 Desc Main Document Page 22 of 46

B6F (Official Form 6F) (12/07) - Cont.

In re	Arthur Jones,	C	ase No
	Peggy A. Jones		

Debtors SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS (Continuation Sheet)

				_			
CREDITOR'S NAME,	CO	Hu	sband, Wife, Joint, or Community	CO	U N	D	
MAILING ADDRESS INCLUDING ZIP CODE,	CODEBTOR	H W	DATE CLAIM WAS INCURRED AND	CONT	UNLL	S P	
AND ACCOUNT NUMBER	I B	J	CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	N	Q U	ŪŢ	AMOUNT OF CLAIM
(See instructions above.)	R	С	IS SUBJECT TO SETURE, SO STATE.	NGEN	l D	E D	
Account No. 5178-0075-8902-1302			credit purchases	 `	A T E D		
E					₽		
First Premier P.O. Box 5147		J					
Sioux Falls, SD 57117-5147		ľ					
<u>'</u>							
							400.00
Account No.			notice only				
First Premier							
P.O. Box 5524		J					
Sioux Falls, SD 57117-5524							
							0.00
Account No. 5178-0076-5266-9409			credit purchases				
First Premier Bank P.O. Box 5147		J					
Sioux Falls, SD 57117-5147		ľ					
<u>'</u>							
							500.00
Account No.			notice only		Г		
First Premier Bank							
P.O. Box 5524		J					
Sioux Falls, SD 57117-5524							
							0.00
Account No. 5408-0100-3302-9865			credit purchases		Г		
	1						
Gold Master Card		١.					
P.O. Box 17051 Baltimore, MD 21297-1051		J					
							1,800.00
Sheet no. 3 of 5 sheets attached to Schedule of	_	_		Sub	tota	1	0.700.00
Creditors Holding Unsecured Nonpriority Claims			(Total of t	his	pag	ge)	2,700.00

Case 08-71149 Doc 1 Filed 04/16/08 Entered 04/16/08 13:47:07 Desc Main Page 23 of 46 Document

 $B6F\ (Official\ Form\ 6F)\ (12/07)$ - Cont.

In re	Arthur Jones,	Case No.
	Peggy A. Jones	

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS (Continuation Sheet)

	1.			-	1	1 -	_	
CREDITOR'S NAME,	CODEBTOR	Hu	sband, Wife, Joint, or Community	CONT	UNL	D	1	
MAILING ADDRESS	Ď	Н	DATE CLADAWAG DICHDDED AND	Ň	Ļ	S	; I	
INCLUDING ZIP CODE,	B	W	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM	l¦.	ľ	P	il	
AND ACCOUNT NUMBER	T	J	IS SUBJECT TO SETOFF, SO STATE.	N	Ű	U T E	:	AMOUNT OF CLAIM
(See instructions above.)	R	С	is subject to seroit, so state.	N G E N T	b	5	5	
Account No.	╁	H	notice only	T	D A T E D		ł	
	1				p			
Gold Master Card								
c/o HSB Card Services		J					1	
P.O. Box 81622		ľ					1	
Salinas, CA 93912-1162						ı	1	
Salinas, CA 93912-1162								
								0.00
Account No. 1001022038			cable		Г		Ī	
	1							
Insight Communication							1	
P.O. Box 802068		J						
Dallas, TX 75380-2068							1	
<u>'</u>								
								300.00
Account No. 5440-4550-2781-8270	╁	H	credit purchases		H	t	+	
	1		ordan paramaca					
Orchard Bank								
P.O. Box 17051		J					1	
Baltimore, MD 21297-1051							1	
Baltilliore, MD 21297-1051							1	
								600.00
Account No.			notice only					
Orchard Bank							1	
c/o HSBC Card Services		J					1	
P.O. Box 80084								
Salinas, CA 93912-0084								
								0.00
Account No. 5120-2550-0925-2374	╁	H	credit purchases	\vdash	\vdash	t	+	
The second secon	1		- Carrier Parising					
Orchard Bank Gold	1							
P.O. Box 17051	1	J						
	1	آ						
Baltimore, MD 21297								
								700.00
				L	上	L	4	
Sheet no. 4 of 5 sheets attached to Schedule of				Sub				1,600.00
Creditors Holding Unsecured Nonpriority Claims			(Total of t	his	pag	ge)	1	.,

Case 08-71149 Doc 1 Filed 04/16/08 Entered 04/16/08 13:47:07 Desc Main Page 24 of 46 Document

 $B6F\ (Official\ Form\ 6F)\ (12/07)$ - Cont.

In re	Arthur Jones,	Case No.
	Peggy A. Jones	

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS (Continuation Sheet)

	1.			-		-	1
CREDITOR'S NAME,	0	Hu	sband, Wife, Joint, or Community	0	N	ו	
MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	C A H	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	L I QU I DAT	D I S P U T E D	AMOUNT OF CLAIM
Account No.			notice only	Ť	T		
Orchard Bank Gold c/o HSBC Card Services P.O. Box 80084 Salinas, CA 93912-0084		J			E D		0.00
Account No. 024526582-02	l		telelphone		T	T	
Verizon South Inc. c/o AFNI, Inc. P.O. Box 3427 Bloomington, IL 61702-3407		J	•				
							750.00
Account No.							
Account No.							
Account No.	-						
Sheet no. 5 of 5 sheets attached to Schedule of			\$	Subt	tota	ıl	750.00
Creditors Holding Unsecured Nonpriority Claims			(Total of t	his	pag	ge)	/50.00
			(Report on Summary of So		ota lule		24,805.00
						-	

Case 08-71149 Doc 1 Filed 04/16/08 Entered 04/16/08 13:47:07 Desc Main Document Page 25 of 46

B6G (Official Form 6G) (12/07)

In re	Arthur Jones,	Case No
	Peggy A. Jones	

Debtors

SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests. State nature of debtor's interest in contract, i.e., "Purchaser", "Agent", etc. State whether debtor is the lessor or lessee of a lease. Provide the names and complete mailing addresses of all other parties to each lease or contract described. If a minor child is a party to one of the leases or contracts, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

☐ Check this box if debtor has no executory contracts or unexpired leases.

Name and Mailing Address, Including Zip Code, of Other Parties to Lease or Contract

Description of Contract or Lease and Nature of Debtor's Interest. State whether lease is for nonresidential real property. State contract number of any government contract.

Jill Whiting, Lanlord

Rental of apartment (month to month).

Case 08-71149 Doc 1 Filed 04/16/08 Entered 04/16/08 13:47:07 Desc Main Document Page 26 of 46

B6H (Official Form 6H) (12/07)

In re	Arthur Jones,	Case No.
	Peggy A. Jones	

Debtors

SCHEDULE H - CODEBTORS

Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by debtor in the schedules of creditors. Include all guarantors and co-signers. If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the eight year period immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state, commonwealth, or territory. Include all names used by the nondebtor spouse during the eight years immediately preceding the commencement of this case. If a minor child is a codebtor or a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

Check this box if debtor has no codebtors.

NAME AND ADDRESS OF CODEBTOR

NAME AND ADDRESS OF CREDITOR

Case 08-71149 Doc 1 Filed 04/16/08 Entered 04/16/08 13:47:07 Desc Main Document Page 27 of 46

B6I (Official Form 6I) (12/07)

	Arthur Jones			
In re	Peggy A. Jones		Case No.	
		Debtor(s)	-	

SCHEDULE I - CURRENT INCOME OF INDIVIDUAL DEBTOR(S)

The column labeled "Spouse" must be completed in all cases filed by joint debtors and by every married debtor, whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. Do not state the name of any minor child. The average monthly income calculated on this form may differ from the current monthly income calculated on Form 22A, 22B, or 22C.

Debtor's Marital Status:	DEPENDEN	TS OF DEBTOR AND	SPOUSE		
Married	RELATIONSHIP(S): minor child	AGE(S	S): 12		
Employment:	DEBTOR		SPOUSE		
Occupation	Laborer				
Name of Employer	Kolb-Lena Cheese Company	Disabled			
How long employed	5 years				
Address of Employer	•				
	Lena, IL				
INCOME: (Estimate of avera	ge or projected monthly income at time case filed)	•	DEBTOR		SPOUSE
1. Monthly gross wages, salary	y, and commissions (Prorate if not paid monthly)	\$	2,040.00	\$	0.00
2. Estimate monthly overtime		\$	0.00	\$	0.00
3. SUBTOTAL		\$	2,040.00	\$	0.00
4. LESS PAYROLL DEDUCT	TIONS				
 Payroll taxes and social 	al security	\$	220.00	\$	0.00
b. Insurance		\$	80.00	\$	0.00
c. Union dues		\$	0.00	\$	0.00
d. Other (Specify):	Retirement		100.00	\$	0.00
	child support		360.00	\$	0.00
5. SUBTOTAL OF PAYROL	L DEDUCTIONS	\$	760.00	\$	0.00
6. TOTAL NET MONTHLY	ГАКЕ НОМЕ РАҮ	\$	1,280.00	\$	0.00
7. Regular income from operation	tion of business or profession or farm (Attach detailed	statement) \$	0.00	\$	0.00
8. Income from real property	r	\$	0.00	\$	0.00
9. Interest and dividends		\$	0.00	\$	0.00
10. Alimony, maintenance or sidependents listed above	support payments payable to the debtor for the debtor's	use or that of	0.00	\$	0.00
11. Social security or governm	nent assistance			· 	
	ecurity Disability	\$	0.00	\$	987.00
		\$	0.00	\$	0.00
12. Pension or retirement inco	ome	\$	0.00	\$	10.00
13. Other monthly income					
(Specify):			0.00	\$	0.00
			0.00	\$	0.00
14. SUBTOTAL OF LINES 7	THROUGH 13	\$	0.00	\$	997.00
15. AVERAGE MONTHLY I	NCOME (Add amounts shown on lines 6 and 14)	\$	1,280.00	\$	997.00
16. COMBINED AVERAGE	MONTHLY INCOME: (Combine column totals from	line 15)	\$	2,277.0	00

(Report also on Summary of Schedules and, if applicable, on Statistical Summary of Certain Liabilities and Related Data)

17. Describe any increase or decrease in income reasonably anticipated to occur within the year following the filing of this document:

Doc 1 Filed 04/16/08 Entered 04/16/08 13:47:07 Desc Main Document Page 28 of 46 Case 08-71149

B6J (Official Form 6J) (12/07)

	Arthur Jones			
In re	Peggy A. Jones		Case No.	
		Debtor(s)	· · · · · · · · · · · · · · · · · · ·	

SCHEDULE J - CURRENT EXPENDITURES OF INDI	VIDUAL DEBT	OR(S)
Complete this schedule by estimating the average or projected monthly expenses of the d filed. Prorate any payments made bi-weekly, quarterly, semi-annually, or annually to show m expenses calculated on this form may differ from the deductions from income allowed on For	nonthly rate. The averag	
Check this box if a joint petition is filed and debtor's spouse maintains a separate househousenditures labeled "Spouse."	old. Complete a separat	e schedule of
1. Rent or home mortgage payment (include lot rented for mobile home)	\$	340.00
a. Are real estate taxes included? Yes No		
b. Is property insurance included? Yes No		
2. Utilities: a. Electricity and heating fuel	\$	200.00
b. Water and sewer	\$	50.00
c. Telephone	\$	160.00
d. Other	<u> </u>	0.00
3. Home maintenance (repairs and upkeep)	\$	0.00
4. Food	\$	400.00
5. Clothing	\$	50.00
6. Laundry and dry cleaning	\$	50.00
7. Medical and dental expenses	\$	100.00
8. Transportation (not including car payments)	\$	400.00
 Recreation, clubs and entertainment, newspapers, magazines, etc. Charitable contributions 	\$	20.00 150.00
11. Insurance (not deducted from wages or included in home mortgage payments)	\$	150.00
a. Homeowner's or renter's	\$	0.00
b. Life	φ <u> </u>	0.00
c. Health	ф ——	0.00
d. Auto	\$	50.00
e. Other	φ <u> </u>	0.00
12. Taxes (not deducted from wages or included in home mortgage payments)	Ψ	0.00
(Specify)	\$	0.00
		0.00
13. Installment payments: (In chapter 11, 12, and 13 cases, do not list payments to be included alon)	ed in the	
plan) a. Auto	¢	267.00
	\$ \$	0.00
b. Other c. Other		0.00
14. Alimony, maintenance, and support paid to others	\$	0.00
15. Payments for support of additional dependents not living at your home	\$	0.00
	\$	0.00
16. Regular expenses from operation of business, profession, or farm (attach detailed statements). Other personal expenses	ent)	30.00
Other	 \$	0.00
Oulei		0.00
18. AVERAGE MONTHLY EXPENSES (Total lines 1-17. Report also on Summary of Sch	edules and, \$	2,267.00
if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)		
19. Describe any increase or decrease in expenditures reasonably anticipated to occur within	the year	
following the filing of this document:		
20 STATEMENT OF MONTHLY NET INCOME		
20. STATEMENT OF MONTHLY NET INCOME	Φ	2 277 22
a. Average monthly income from Line 15 of Schedule I	\$	2,277.00
b. Average monthly expenses from Line 18 above	\$	2,267.00 10.00
c. Monthly net income (a. minus b.)	\$	10.00

10.00

Case 08-71149 Doc 1 Filed 04/16/08 Entered 04/16/08 13:47:07 Desc Main Document Page 29 of 46

B6 Declaration (Official Form 6 - Declaration). (12/07)

United States Bankruptcy Court Northern District of Illinois

In re	Arthur Jones Peggy A. Jones		Case No.			
		Debtor(s)	Chapter	7		
DECLARATION CONCERNING DEBTOR'S SCHEDULES						
	DECL	ARATION CONCERNING DEDIOR 5 S	CHEDULI	LO		

DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read the foregoing summary and schedules, consisting of sheets, and that they are true and correct to the best of my knowledge, information, and belief.

Date	April 16, 2008	Signature	/s/ Arthur Jones Arthur Jones Debtor
Date	April 16, 2008	Signature	/s/ Peggy A. Jones Peggy A. Jones Joint Debtor

Penalty for making a false statement or concealing property: Fine of up to \$500,000 or imprisonment for up to 5 years or both. 18 U.S.C. §§ 152 and 3571.

Case 08-71149 Doc 1 Filed 04/16/08 Entered 04/16/08 13:47:07 Desc Main Document Page 30 of 46

B7 (Official Form 7) (12/07)

United States Bankruptcy Court Northern District of Illinois

	Arthur Jones			
In re	Peggy A. Jones		Case No.	
		Debtor(s)	Chapter	7
			•	

STATEMENT OF FINANCIAL AFFAIRS

This statement is to be completed by every debtor. Spouses filing a joint petition may file a single statement on which the information for both spouses is combined. If the case is filed under chapter 12 or chapter 13, a married debtor must furnish information for both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. An individual debtor engaged in business as a sole proprietor, partner, family farmer, or self-employed professional, should provide the information requested on this statement concerning all such activities as well as the individual's personal affairs. To indicate payments, transfers and the like to minor children, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. § 112; Fed. R. Bankr. P. 1007(m).

Questions 1 - 18 are to be completed by all debtors. Debtors that are or have been in business, as defined below, also must complete Questions 19 - 25. **If the answer to an applicable question is "None," mark the box labeled "None."** If additional space is needed for the answer to any question, use and attach a separate sheet properly identified with the case name, case number (if known), and the number of the question.

DEFINITIONS

"In business." A debtor is "in business" for the purpose of this form if the debtor is a corporation or partnership. An individual debtor is "in business" for the purpose of this form if the debtor is or has been, within six years immediately preceding the filing of this bankruptcy case, any of the following: an officer, director, managing executive, or owner of 5 percent or more of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor or self-employed full-time or part-time. An individual debtor also may be "in business" for the purpose of this form if the debtor engages in a trade, business, or other activity, other than as an employee, to supplement income from the debtor's primary employment.

"Insider." The term "insider" includes but is not limited to: relatives of the debtor; general partners of the debtor and their relatives; corporations of which the debtor is an officer, director, or person in control; officers, directors, and any owner of 5 percent or more of the voting or equity securities of a corporate debtor and their relatives; affiliates of the debtor and insiders of such affiliates; any managing agent of the debtor. 11 U.S.C. § 101.

1. Income from employment or operation of business

None

State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business, including part-time activities either as an employee or in independent trade or business, from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the **two years** immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT SOURCE \$20,400.00 2006 earnings \$24,000.00 2007 earnings \$8,000.00 2008 earnings

2. Income other than from employment or operation of business

None

State the amount of income received by the debtor other than from employment, trade, profession, or operation of the debtor's business during the **two years** immediately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT SOURCE

\$9,600.00 2006 social security disability \$10,000.00 2007 social security disability \$4,000.00 2008 social security disability

3. Payments to creditors

None

Complete a. or b., as appropriate, and c.

a. Individual or joint debtor(s) with primarily consumer debts. List all payments on loans, installment purchases of goods or services, and other debts to any creditor made within **90 days** immediately preceding the commencement of this case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$600. Indicate with an (*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and creditor counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESSDATES OFAMOUNT STILLOF CREDITORPAYMENTSAMOUNT PAIDOWINGCapital One Auto Finance2008\$800.00\$9,000.00

None

b. Debtor whose debts are not primarily consumer debts: List each payment or other transfer to any creditor made within **90 days** immediately preceding the commencement of the case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$5,475. If the debtor is an individual, indicate with an asterisk (*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and creditor counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT
DATES OF PAID OR
PAYMENTS/ VALUE OF AMOUNT STILL

NAME AND ADDRESS OF CREDITOR

c. *All debtors:* List all payments made within **one year** immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR AND RELATIONSHIP TO DEBTOR

DATE OF PAYMENT

TRANSFERS

AMOUNT STILL AMOUNT PAID OWING

TRANSFERS

4. Suits and administrative proceedings, executions, garnishments and attachments

None

None

a. List all suits and administrative proceedings to which the debtor is or was a party within **one year** immediately preceding the filing of this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

CAPTION OF SUIT COURT OR AGENCY STATUS OR AND CASE NUMBER NATURE OF PROCEEDING AND LOCATION DISPOSITION

OWING

2

Case 08-71149 Doc 1 Filed 04/16/08 Entered 04/16/08 13:47:07 Desc Main Document Page 32 of 46

None

b. Describe all property that has been attached, garnished or seized under any legal or equitable process within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF PERSON FOR WHOSE BENEFIT PROPERTY WAS SEIZED

DATE OF SEIZURE

DESCRIPTION AND VALUE OF PROPERTY

5. Repossessions, foreclosures and returns

None

List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

DATE OF REPOSSESSION,

NAME AND ADDRESS OF FORECLOSURE SALE,
CREDITOR OR SELLER TRANSFER OR RETURN

DESCRIPTION AND VALUE OF PROPERTY

6. Assignments and receiverships

None

a. Describe any assignment of property for the benefit of creditors made within **120 days** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

DATE OF

NAME AND ADDRESS OF ASSIGNEE

ASSIGNMENT

TERMS OF ASSIGNMENT OR SETTLEMENT

None

b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND LOCATION

NAME AND ADDRESS OF COURT DATE OF DESCRIPTION AND VALUE OF OF CUSTODIAN CASE TITLE & NUMBER ORDER PROPERTY

COSTOSHIN

7. Gifts

None

List all gifts or charitable contributions made within **one year** immediately preceding the commencement of this case except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF PERSON OR ORGANIZATION New Jerusalem Church of God and RELATIONSHIP TO DEBTOR, IF ANY **Church**

DATE OF GIFT

DESCRIPTION AND VALUE OF GIFT

2007-2008 \$1800.00

8. Losses

None

Christ

List all losses from fire, theft, other casualty or gambling within **one year** immediately preceding the commencement of this case **or** since the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

DESCRIPTION AND VALUE OF PROPERTY

DESCRIPTION OF CIRCUMSTANCES AND, IF LOSS WAS COVERED IN WHOLE OR IN PART BY INSURANCE, GIVE PARTICULARS

DATE OF LOSS

3

Case 08-71149 Doc 1 Filed 04/16/08 Entered 04/16/08 13:47:07 Desc Main Document Page 33 of 46

9. Payments related to debt counseling or bankruptcy

None

List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of the petition in bankruptcy within **one year** immediately preceding the commencement of this case.

NAME AND ADDRESS OF PAYEE Bankruptcy Clinic 1 Court Place Rockford, IL 61101 DATE OF PAYMENT, NAME OF PAYOR IF OTHER THAN DEBTOR AMOUNT OF MONEY
OR DESCRIPTION AND VALUE
OF PROPERTY

4

bankruptcy fee

Credit Counseling \$50.00

10. Other transfers

None

a. List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security within **two years** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF TRANSFEREE, RELATIONSHIP TO DEBTOR

DATE

DESCRIBE PROPERTY TRANSFERRED AND VALUE RECEIVED

None b. List all property transferred by the debtor within **ten years** immediately preceding the commencement of this case to a self-settled trust or similar device of which the debtor is a beneficiary.

NAME OF TRUST OR OTHER

DEVICE

DATE(S) OF TRANSFER(S)

AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY OR DEBTOR'S INTEREST IN PROPERTY

11. Closed financial accounts

None

List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within **one year** immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by or for either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF INSTITUTION

TYPE OF ACCOUNT, LAST FOUR DIGITS OF ACCOUNT NUMBER, AND AMOUNT OF FINAL BALANCE

AMOUNT AND DATE OF SALE OR CLOSING

12. Safe deposit boxes

None

List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF BANK OR OTHER DEPOSITORY NAMES AND ADDRESSES OF THOSE WITH ACCESS TO BOX OR DEPOSITORY

DESCRIPTION OF CONTENTS

DATE OF TRANSFER OR SURRENDER, IF ANY 13. Setoffs

None

List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within **90 days** preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR

NAME AND ADDRESS OF OWNER

DATE OF SETOFF

AMOUNT OF SETOFF

5

14. Property held for another person

None List all property owned by another per-

List all property owned by another person that the debtor holds or controls.

DESCRIPTION AND VALUE OF

PROPERTY

LOCATION OF PROPERTY

15. Prior address of debtor

None

If the debtor has moved within **three years** immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse.

ADDRESS 943 S. Galena Ave. Freeport, IL NAME USED

DATES OF OCCUPANCY **2006-2008**

2000 2000

511 S. Chicago Freeport, IL

2004-2006

16. Spouses and Former Spouses

None

If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within **eight years** immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state.

NAME

17. Environmental Information.

For the purpose of this question, the following definitions apply:

"Environmental Law" means any federal, state, or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or material into the air, land, soil, surface water, groundwater, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of these substances, wastes, or material.

"Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to, disposal sites.

"Hazardous Material" means anything defined as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, or contaminant or similar term under an Environmental Law

None

a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law:

SITE NAME AND ADDRESS

NAME AND ADDRESS OF GOVERNMENTAL UNIT

DATE OF

ENVIRONMENTAL

NOTICE LAW

Case 08-71149 Doc 1 Filed 04/16/08 Entered 04/16/08 13:47:07 Desc Main Document Page 35 of 46

None b. List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous

Material. Indicate the governmental unit to which the notice was sent and the date of the notice.

NAME AND ADDRESS OF DATE OF **ENVIRONMENTAL**

SITE NAME AND ADDRESS GOVERNMENTAL UNIT NOTICE LAW

c. List all judicial or administrative proceedings, including settlements or orders, under any Environmental Law with respect to which the debtor is or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the

NAME AND ADDRESS OF GOVERNMENTAL UNIT

DOCKET NUMBER

STATUS OR DISPOSITION

6

18. Nature, location and name of business

None

a. If the debtor is an individual, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partner in a partnership, sole proprietor, or was self-employed in a trade, profession, or other activity either full- or part-time within six years immediately preceding the commencement of this case, or in which the debtor owned 5 percent or more of the voting or equity securities within six years immediately preceding the commencement of this case.

If the debtor is a partnership, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities, within six years immediately preceding the commencement of this case.

If the debtor is a corporation, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within six years immediately preceding the commencement of this case.

> LAST FOUR DIGITS OF SOCIAL-SECURITY OR OTHER INDIVIDUAL TAXPAYER-I.D. NO.

(ITIN)/ COMPLETE EIN ADDRESS

BEGINNING AND NATURE OF BUSINESS

ENDING DATES

None b. Identify any business listed in response to subdivision a., above, that is "single asset real estate" as defined in 11 U.S.C. § 101.

NAME

ADDRESS NAME

The following questions are to be completed by every debtor that is a corporation or partnership and by any individual debtor who is or has been, within six years immediately preceding the commencement of this case, any of the following: an officer, director, managing executive, or owner of more than 5 percent of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership, a sole proprietor or self-employed in a trade, profession, or other activity, either full- or part-time.

(An individual or joint debtor should complete this portion of the statement only if the debtor is or has been in business, as defined above, within six years immediately preceding the commencement of this case. A debtor who has not been in business within those six years should go directly to the signature page.)

19. Books, records and financial statements

None

a. List all bookkeepers and accountants who within two years immediately preceding the filing of this bankruptcy case kept or supervised the keeping of books of account and records of the debtor.

DATES SERVICES RENDERED NAME AND ADDRESS

None b. List all firms or individuals who within the two years immediately preceding the filing of this bankruptcy case have audited the books of account and records, or prepared a financial statement of the debtor.

NAME **ADDRESS** DATES SERVICES RENDERED Case 08-71149 Doc 1 Filed 04/16/08 Entered 04/16/08 13:47:07 Desc Main Document Page 36 of 46

None c. List all firms or individuals who at the time of the commencement of this case were in possession of the books of account and records of the debtor. If any of the books of account and records are not available, explain.

NAME ADDRESS

None d. List all financial institutions, creditors and other parties, including mercantile and trade agencies, to whom a financial statement was

issued by the debtor within **two years** immediately preceding the commencement of this case.

NAME AND ADDRESS DATE ISSUED

20. Inventories

None a. List the dates of the last two inventories taken of your property, the name of the person who supervised the taking of each inventory,

and the dollar amount and basis of each inventory.

DOLLAR AMOUNT OF INVENTORY (Specify cost, market or other basis)

DATE OF INVENTORY INVENTORY SUPERVISOR

None b. List the name and address of the person having possession of the records of each of the two inventories reported in a., above.

NAME AND ADDRESSES OF CUSTODIAN OF INVENTORY

DATE OF INVENTORY RECORD

21 . Current Partners, Officers, Directors and Shareholders

None a. If the debtor is a partnership, list the nature and percentage of partnership interest of each member of the partnership.

NAME AND ADDRESS NATURE OF INTEREST PERCENTAGE OF INTEREST

None b. If the debtor is a corporation, list all officers and directors of the corporation, and each stockholder who directly or indirectly owns,

controls, or holds 5 percent or more of the voting or equity securities of the corporation.

NATURE AND PERCENTAGE
NAME AND ADDRESS
TITLE

NATURE AND PERCENTAGE
OF STOCK OWNERSHIP

22. Former partners, officers, directors and shareholders

None a. If the debtor is a partnership, list each member who withdrew from the partnership within **one year** immediately preceding the

commencement of this case.

NAME ADDRESS DATE OF WITHDRAWAL

None b. If the debtor is a corporation, list all officers, or directors whose relationship with the corporation terminated within **one year**

immediately preceding the commencement of this case.

NAME AND ADDRESS TITLE DATE OF TERMINATION

 ${\bf 23}$. Withdrawals from a partnership or distributions by a corporation

None If the debtor is a partnership or corporation, list all withdrawals or distributions credited or given to an insider, including compensation

in any form, bonuses, loans, stock redemptions, options exercised and any other perquisite during **one year** immediately preceding the commencement of this case.

NAME & ADDRESS
OF RECIPIENT,
DATE AND PURPOSE
OF WITHDRAWAL
OF WITHDRAWAL
OF WOUNT OF MONEY
OR DESCRIPTION AND
VALUE OF PROPERTY

Software Copyright (c) 1996-2007 Best Case Solutions, Inc. - Evanston, IL - (800) 492-8037

Best Case Bankruptcv

Case 08-71149 Doc 1 Filed 04/16/08 Entered 04/16/08 13:47:07 Desc Main Document Page 37 of 46

24. Tax Consolidation Group.

None

If the debtor is a corporation, list the name and federal taxpayer identification number of the parent corporation of any consolidated group for tax purposes of which the debtor has been a member at any time within **six years** immediately preceding the commencement of the case.

NAME OF PARENT CORPORATION

TAXPAYER IDENTIFICATION NUMBER (EIN)

8

25. Pension Funds.

None

If the debtor is not an individual, list the name and federal taxpayer identification number of any pension fund to which the debtor, as an employer, has been responsible for contributing at any time within **six years** immediately preceding the commencement of the case.

NAME OF PENSION FUND

TAXPAYER IDENTIFICATION NUMBER (EIN)

DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read the answers contained in the foregoing statement of financial affairs and any attachments thereto and that they are true and correct.

Date	April 16, 2008	Signature	/s/ Arthur Jones
			Arthur Jones Debtor
Date	April 16, 2008	Signature	/s/ Peggy A. Jones
	<u> </u>	C	Peggy A. Jones Joint Debtor

Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years, or both. 18 U.S.C. §§ 152 and 3571

Case 08-71149 Doc 1 Filed 04/16/08 Entered 04/16/08 13:47:07 Desc Main Document Page 38 of 46

Form 8 (10/05)

United States Bankruptcy Court Northern District of Illinois

	ur Jones gy A. Jones				Case No.		
	,,		Debtor(s)	Chapter	7	
	CHAPTER 7 INDI	IVIDUAL DEBT	OR'S	STATEME	NT OF INT	ENTION	
I have fi	led a schedule of assets and liabil	lities which includes deb	ots secure	ed by property o	f the estate.		
☐ I have fi	led a schedule of executory contr	acts and unexpired lease	es which	includes person	al property subje	ect to an unexpire	ed lease.
I intend	to do the following with respect to	to property of the estate	which se	cures those debt	s or is subject to	a lease:	
Description of S	ecured Property	Creditor's Name		Property will be Surrendered	Property is claimed as exempt	Property will be redeemed pursuant to 11 U.S.C. § 722	Debt will be reaffirmed pursuant to 11 U.S.C. § 524(c)
2004 Chevy		Capital One Auto Finance			•	Ü	X
Description of L	eased	Lessor's Name		Lease will be assumed pursuan to 11 U.S.C. § 362(h)(1)(A)	t		
-NONE-				= = ()(-)()			
Date April 1	6, 2008	_ Signature	_	hur Jones r Jones r	_		
Date April 1	6, 2008	Signature		ggy A. Jones A. Jones Debtor			

Case 08-71149 Doc 1 Filed 04/16/08 Entered 04/16/08 13:47:07 Desc Main Document Page 39 of 46
United States Bankruptcy Court
Northern District of Illinois

In r	Arthur Jones re Peggy A. Jones		Case No.	
111 1	reggy A. vones	Debtor(s)	Chapter	7
	DISCLOSURE OF COMI	DENSATION OF ATTOR	ONEV FOD DI	PRTOD(S)
1.	Pursuant to 11 U.S.C. § 329(a) and Bankruptcy compensation paid to me within one year before the be rendered on behalf of the debtor(s) in contemplation	Rule 2016(b), I certify that I at filing of the petition in bankruptcy	m the attorney for , or agreed to be pai	the above-named debtor and tha d to me, for services rendered or to
	For legal services, I have agreed to accept		\$	700.00
	Prior to the filing of this statement I have receive	/ed	\$	700.00
	Balance Due		\$	0.00
2.	\$ of the filing fee has been paid.			
3.	The source of the compensation paid to me was:			
	■ Debtor □ Other (specify):			
4.	The source of compensation to be paid to me is:			
	■ Debtor □ Other (specify):			
5.	■ I have not agreed to share the above-disclosed co	ompensation with any other person	unless they are mem	bers and associates of my law firm.
	☐ I have agreed to share the above-disclosed comp copy of the agreement, together with a list of the			
5.	In return for the above-disclosed fee, I have agreed to a. Analysis of the debtor's financial situation, and rob. Preparation and filing of any petition, schedules, c. Representation of the debtor at the meeting of cred. [Other provisions as needed]	endering advice to the debtor in dete statement of affairs and plan which	ermining whether to may be required;	file a petition in bankruptcy;
7.	By agreement with the debtor(s), the above-disclosed Applicable to Chapter 7: \$75.00 for e of motion for court approval of reaffit \$185.00 per hour plus costs (when a	ach post-petition amendment rmation agreement, and atten	to Schedules; \$7 dance at hearing	
	Representation does not include def dismissal proceedings, reinstatemer from stay actions or other adversary motion to approve reaffirmation agre	nt proceedings, judicial lien av proceedings or attendance at	oidances, post-p	etition amendments, relief
		CERTIFICATION		
	I certify that the foregoing is a complete statement of bankruptcy proceeding.	f any agreement or arrangement for	payment to me for re	epresentation of the debtor(s) in
Date	ed: April 16, 2008	/s/ Gary C. Flande	ers	
		Gary C. Flanders	6180219	
		Bankruptcy Clinic 1 Court Place		
		Rockford, IL 6110		
		815-962-7084 Fa	v· 815-987-3750	

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS

NOTICE TO INDIVIDUAL CONSUMER DEBTOR UNDER § 342(b) OF THE BANKRUPTCY CODE

In accordance with § 342(b) of the Bankruptcy Code, this notice: (1) Describes briefly the services available from credit counseling services; (2) Describes briefly the purposes, benefits and costs of the four types of bankruptcy proceedings you may commence; and (3) Informs you about bankruptcy crimes and notifies you that the Attorney General may examine all information you supply in connection with a bankruptcy case. You are cautioned that bankruptcy law is complicated and not easily described. Thus, you may wish to seek the advice of an attorney to learn of your rights and responsibilities should you decide to file a petition. Court employees cannot give you legal advice.

1. Services Available from Credit Counseling Agencies

With limited exceptions, § 109(h) of the Bankruptcy Code requires that all individual debtors who file for bankruptcy relief on or after October 17, 2005, receive a briefing that outlines the available opportunities for credit counseling and provides assistance in performing a budget analysis. The briefing must be given within 180 days <u>before</u> the bankruptcy filing. The briefing may be provided individually or in a group (including briefings conducted by telephone or on the Internet) and must be provided by a nonprofit budget and credit counseling agency approved by the United States trustee or bankruptcy administrator. The clerk of the bankruptcy court has a list that you may consult of the approved budget and credit counseling agencies.

In addition, after filing a bankruptcy case, an individual debtor generally must complete a financial management instructional course before he or she can receive a discharge. The clerk also has a list of approved financial management instructional courses.

2. The Four Chapters of the Bankruptcy Code Available to Individual Consumer Debtors

Chapter 7: Liquidation (\$245 filing fee, \$39 administrative fee, \$15 trustee surcharge: Total Fee \$299)

- 1. Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts. Debtors whose debts are primarily consumer debts are subject to a "means test" designed to determine whether the case should be permitted to proceed under chapter 7. If your income is greater than the median income for your state of residence and family size, in some cases, creditors have the right to file a motion requesting that the court dismiss your case under § 707(b) of the Code. It is up to the court to decide whether the case should be dismissed.
- 2. Under chapter 7, you may claim certain of your property as exempt under governing law. A trustee may have the right to take possession of and sell the remaining property that is not exempt and use the sale proceeds to pay your creditors.
- 3. The purpose of filing a chapter 7 case is to obtain a discharge of your existing debts. If, however, you are found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.
- 4. Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not discharged.

<u>Chapter 13</u>: Repayment of All or Part of the Debts of an Individual with Regular Income (\$235 filing fee, \$39 administrative fee: Total fee \$274)

- 1. Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in installments over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.
- 2. Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.
- 3. After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

Case 08-71149 Doc 1 Filed 04/16/08 Entered 04/16/08 13:47:07 Desc Main Document Page 41 of 46

B 201 (04/09/06)

Chapter 11: Reorganization (\$1000 filing fee, \$39 administrative fee: Total fee \$1039)

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

Chapter 12: Family Farmer or Fisherman (\$200 filing fee, \$39 administrative fee: Total fee \$239)

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm or commercial fishing operation.

3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to a fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

WARNING: Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court.

Certificate of Attorney

I hereby certify that I delivered to the debtor this notice required by § 342(b) of the Bankruptcy Code.

Gary C. Flanders 6180219	X /s/ Gary C. Flanders	April 16, 2008						
Printed Name of Attorney	Signature of Attorney	Date						
Address:	-							
1 Court Place								
Rockford, IL 61101 815-962-7084								
	Certificate of Debtor I (We), the debtor(s), affirm that I (we) have received and read this notice.							
Arthur Jones								
Peggy A. Jones	X /s/ Arthur Jones	April 16, 2008						
Printed Name of Debtor	Signature of Debtor	Date						
Case No. (if known)	X /s/ Peggy A. Jones	April 16, 2008						
	Signature of Joint Debtor (if any)	Date						

United States Bankruptcy Court Northern District of Illinois

	Arthur Jones					
In re	Peggy A. Jones			Case No.		
		Debto	or(s)	Chapter	7	
	V	ERIFICATION OF CR	EDITOR MAT	RIX		
			Number of Cre	editors: _		32
	The above-named Debtor(s (our) knowledge.	-,				
Date:	April 16, 2008	/s/ Arthur Jones	S			
		Arthur Jones				
		Signature of Deb	otor			
Date:	April 16, 2008	/s/ Peggy A. Jor	nes			
		Peggy A. Jones				
		Signature of Deb	otor			

American General Finance c/o Creditone LLC P.O. Box 605 Metairie, LA 70004-0605

Applied Bank P.O. Box 17120 Wilmington, DE 19886-7120

Applied Bank c/o Bank Card Center P.O. Box 11170 Wilmington, DE 19850-1170

Capital One P.O. Box 5294 Carol Stream, IL 60197-5294

Capital One P.O. Box 30285 Salt Lake City, UT 84130-0285

Capital One P.O. Box 30285 Salt Lake City, UT 84130-0285

Capital One Auto Finance P.O. Box 93016 Long Beach, CA 90809-3019

Capital One Auto Finance P.O. Box 260848 Plano, TX 75026-0848

Capital One Platinum P.O. Box 5294 Carol Stream, IL 60197-5294

Citibank South Dakota N.A. c/o United Recovery Systems, LP P.O. Box 722910 Houston, TX 77272-2910 Credit one P.o. Box 60500 City Of Industry, CA 91716-0500

Credit One Bank
P.O. Box 98873
Las Vegas, NV 89193

FHN Centeral Business Office P.O. Box 268 Freeport, IL 61032

FHN Memorial Hospital 3001/2 South 2nd Street Clinton, IA 52733

FHN Memorial Hospital c/o FHN Centeral Business Office P.O. Box 268 Freeport, IL 61032-0268

Fifth Third Bank 101 W. Stevenson Street Freeport, IL 61032

First Premier
P.O. Box 5147
Sioux Falls, SD 57117-5147

First Premier
P.O. Box 5524
Sioux Falls, SD 57117-5524

First Premier Bank P.O. Box 5147 Sioux Falls, SD 57117-5147

First Premier Bank P.O. Box 5524 Sioux Falls, SD 57117-5524

Gold Master Card P.O. Box 17051 Baltimore, MD 21297-1051 Gold Master Card c/o HSB Card Services P.O. Box 81622 Salinas, CA 93912-1162

HC Processing Center P.O. Box 1309 Lowell, AR 72745

HC Processing Center P.O. Box 829 Springdale, AR 72765

Insight Communication P.O. Box 802068 Dallas, TX 75380-2068

Jill Whiting, Lanlord

Michelle Helkamp c/o State Central Collection Noble County Child Support POB 6219 Indianapolis, IN 46206

Orchard Bank
P.O. Box 17051
Baltimore, MD 21297-1051

Orchard Bank c/o HSBC Card Services P.O. Box 80084 Salinas, CA 93912-0084

Orchard Bank Gold P.O. Box 17051 Baltimore, MD 21297

Orchard Bank Gold c/o HSBC Card Services P.O. Box 80084 Salinas, CA 93912-0084 Verizon South Inc. c/o AFNI, Inc. P.O. Box 3427 Bloomington, IL 61702-3407